

Information to identify the case:

Debtor 1	<u>Armand P. Veneziano</u>	Social Security number or ITIN	xxx-xx-0296
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	14-25457-VFP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Armand P. Veneziano

1/26/18

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Armand P. Veneziano
DebtorCase No. 14-25457-VFP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 32

Date Rcvd: Jan 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2018.

db +Armand P. Veneziano, 41 Doremus Place, Clifton, NJ 07013-2650
 cr +OCWEN LOAN SERVICING LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 cr +SELECT PORTFOLIO SERVICING as a servicer for U.S., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 514950773 +Allied Interstate, PO Box 361535, Columbus, OH 43236-1535
 514950774 +Associated Credit Services, Inc., 105B South Street, PO Box 9100, Hopkinton, MA 01748-2206
 514950779 CMI Credit Mediators, Inc., PO Box 456, Upper Darby, PA 19082-0456
 514950776 Capital Recovery Corporation, PO Box 1008, Alpharetta, GA 30009-1008
 514950778 +City Of Clifton, Tax Collector, 900 Clifton Ave., Clifton, NJ 07013-2708
 514950782 E-ZPass Customer Service Center, PO Box 52003, Newark, NJ 07101-8203
 514950786 New Jersey Attorney General Office, Richard J. Hughes Justice Complex, 25 Market Street, PO Box 112, Trenton, NJ 08625-0112
 514950787 +New Jersey Division of Taxation, 50 Barrack Street 9th Floor, P.O. Box 245, Trenton, NJ 08602-0245
 514950789 PMCB, PO Box 1235, Elmsford, NY 10523-0935
 515156066 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury, Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)
 514950791 +Stern & Eisenberg, PC, 1040 North Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
 514950793 +TK Music, 558 Kingsland Street, Nutley, NJ 07110-1051
 515462382 +U.S. Bank National Association, as Trustee for Ass, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 26 2018 23:34:16 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jan 26 2018 23:34:13 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 lm +Fax: 407-737-5634 Jan 26 2018 23:56:48 Ocwen Loan Servicing, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493
 514950772 +EDI: AFNIRECOVERY.COM Jan 26 2018 23:03:00 Afni, Inc., PO Box 3427, Bloomington, IL 61702-3427
 514950775 +EDI: CAPITALONE.COM Jan 26 2018 23:03:00 Cap One, Po Box 30253, Salt Lake City, UT 84130-0253
 514950777 +Fax: 602-659-2196 Jan 26 2018 23:46:48 Chex Systems, Inc., Attn: Consumer Realtions, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703
 514950780 +EDI: CCS.COM Jan 26 2018 23:03:00 Credit Coll, Po Box 9134, Needham, MA 02494-9134
 514950781 +EDI: CCS.COM Jan 26 2018 23:03:00 Credit Collection Services, Two Wells Ave., Newton, MA 02459-3246
 514950783 EDI: IRS.COM Jan 26 2018 23:03:00 Internal Revenue Service, PO Box 7346, Centralized Insolvency Unit, Philadelphia, PA 19101-7346
 515175595 EDI: JEFFERSONCAP.COM Jan 26 2018 23:03:00 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
 514950784 EDI: JEFFERSONCAP.COM Jan 26 2018 23:03:00 Jefferson Capital Systems, LLC, PO Box 983185, St. Louis, MO 63195-3185
 514950785 +EDI: LTDFINANCIAL.COM Jan 26 2018 23:03:00 LTD Financials Services, L.P., 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
 514950788 +Fax: 407-737-5634 Jan 26 2018 23:56:48 Ocwen Loan Servicing L, 1661 Worthington Rd Suite 100, West Palm Beach, FL 33409-6493
 514950790 +EDI: PRA.COM Jan 26 2018 23:03:00 Portfolio Recovery Ass, PO Box 12914, Norfolk, VA 23541-0914
 514950792 +EDI: CITICORP.COM Jan 26 2018 23:03:00 Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 515705238 E-mail/Text: jennifer.chacon@spservicing.com Jan 26 2018 23:35:16 U.S. Bank National Association, as Trustee for Ass, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
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Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor SELECT PORTFOLIO SERVICING as a servicer for U.S. Bank National Association, as nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor OCWEN LOAN SERVICING LLC nj.bkecf@fedphe.com
Andrew M. Lubin on behalf of Creditor U.S. Bank National Association, as Trustee for Asset Backed Funding Corporation Asset Backed Certificates, Series 2006-HE1 bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Christopher J. Balala on behalf of Debtor Armand P. Veneziano cbalala@scuramealey.com, ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; ascolavino@scuramealey.com; dmedina@scura.com
David L. Stevens on behalf of Debtor Armand P. Veneziano dstevens@scuramealey.com, cbalala@scuramealey.com; ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; ascolavino@scuramealey.com; dmedina@scura.com
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee for Asset Backed Funding Corporation Asset Backed Certificates, Series 2006-HE1 dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Sean M. O'Brien on behalf of Creditor U.S. Bank National Association, as Trustee for Asset Backed Funding Corporation Asset Backed Certificates, Series 2006-HE1 sobrien@flwlaw.com
TOTAL: 8